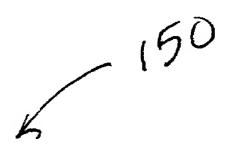


Figure 1



Housing Costs (Monthly) ‡

54-		
The state of the s	1) Mortgage or Rent 2) Real Estate Taxes 3) Insurance 4) Homeowners Association Dues 5) Electricity 6) Cable 7) Telephone 8) Gas 9) Water and Garbage Collection 10) Landscaping 11) Maintenance and Repairs 12) Exterminator 13) Furniture 14) Other	\$\$ \$\$ \$\$ \$\$ \$\$ \$\$ \$\$
The state of the s	TOTAL	\$
Trails and the state of the sta	Your Personal "Maximizable Factor" From Figure Seven	\$42
	TOTAL above divided by your Personal "Maximizable Factor"	<u> </u>

The last figure is the number of hours you have to work each month in order to maintain your residence.

‡ For any expenses that are payable annually, accrue one-twelfth per month.

Figure 2

on province of the second of t	2) C 3) Ir 4) N	Automobile ayment asoline surance Maintenance icenses, inspection	\$ \$ \$ \$ \$
	II.	Clothing	
	1) 2)	Purchases Laundry	\$ \$
	III.	<u>Personal Care</u>	
	1) 2) 3) 4)	Hygiene items Haircuts, hair supplies Health club Other	\$ \$ \$
A DESCRIPTION OF THE PROPERTY	IV.	<u>Food</u>	
The state of the s	1) 2) 3) 4) 5)	Groceries Take home Dining out Lunches (at work) Snacks	\$ \$ \$ \$
	٧.	Medical (not reimbursed by Insurance)	
	1) 2) 3) 4)	Doctors Dentist Prescription Over the counter supplies	\$ \$ \$ \$
	VI.	<u>Other</u>	
	1) 2) 3) 4) 5) 6) 7) 8)	Entertainment Cable television Internet service provider Pets Charitable contributions Vacations Dues and subscriptions Professional association fees Etceteras	\$\$\$\$\$\$\$\$

‡ For any expenses that are payable annually, accrue one-twelfth per month.

Figure 3

The Cost of Children (Monthly) 1

1)	Child care	\$
2)	Education	\$
3)	Extra curricular activities	\$
4)	Entertainment	\$
5)	Gifts and clothes	\$
	Birthday parties	\$
4	Other	\$
· 1		

‡ For any expenses that are payable annually, accrue one-twelfth per month.

Figure 4

Your Monthly Savings Amount

184	Monthly Take Home Pay:	\$	
142	10% of Monthly Take Home Pay: 15% of Monthly Take Home Pay: 20% of Monthly Take Home Pay:	\$ \$\$	
	Start saving with what feels comformation you will be able to save more, once properly. If you have a heavy debt will be used to pay down the debt. savings grow. Then you will invest money grow. Figure 5	e you learn how to specture burden, part of the saving Eventually you will see y	end ing ou

The Convenience of Money and The "Alternative To Money" (ATM)

Exercise:

Write down at least five items, and their cost, you purchased during the past week that were not only unnecessary, but also no longer in your possession. The irony is that there are undoubtedly many things in this category, you just cannot remember all of them because **they are not that important!** That candy bar from the vending machine last Wednesday would be a great example.

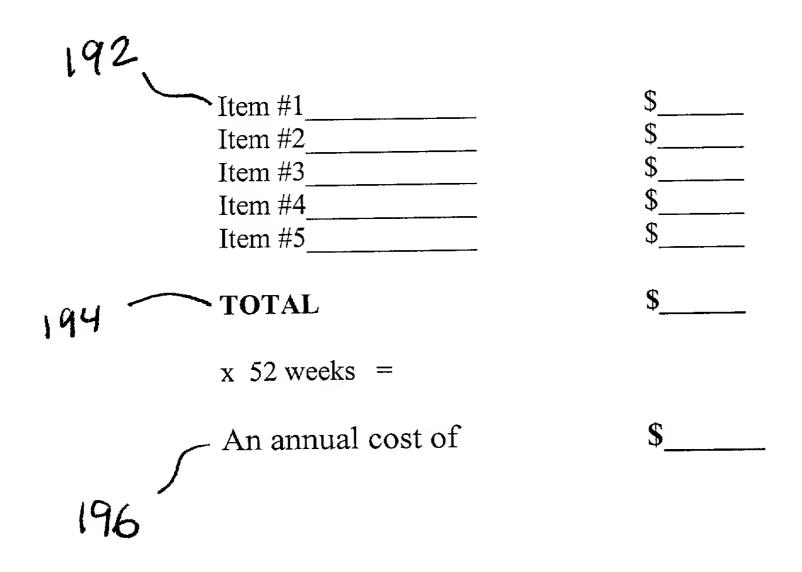


Figure 6

Calculating Your "Maximizable Factor"

Annual Net Salary (take-home pay) = Number of Hours Per Week at the Office C = Number of Hours Per for the standard of the first that Week Working at Home D = Number of Hours Per Week Working "On The Road" The first state of the state of E = B + C + DF = Number of Hours Worked In One Year = $52 \times E$ Your "Maximizable Factor" = A divided by F (Your Hourly Rate)

Figure 7

FOR THE MONTH APRIL, 2001

	<u> </u>		<u> </u>	AT APRIL 2, 2001	·		
	EXPENSES			/	REVENUES / I	FUT DS	
		A G	H20	AU	.20	FE	
	Save Credit Card 22 ^L	1000	23 81 HRS	\$4,000 00 650 00 —	Bank LESS Min Bai		3 7 0,00
	Mortgage	1200	28 57 HRS	1,200 00			
	Homeowners Dues	200	4 76 HRS	200 00 LHB	AVAILA	ABLE	
	Electricity	150	3 57 HRS	190 00	BANK BAI	LANCE \$3,8	870,0
	Phone	60	1 43 HRS	60 00			
	Water	30	071 HRS	30 00			
E	Home Insurance	100	2 38 HRS	300 00			
	Cable Television	50	1 19 HRS	50 00			
	Internet Service 7	20	0 48 HRS	0 00			
E	Toll Cost L222	30	071 HRS	40 00			
	Laundry	50	1 19 HRS	75 00	4/15/2001 Paye	heck 3,5	500 00
The state of the s	Car Payment	350	8 33 HRS	350 00			
E	Gas	100	2 38 HRS	130 00	Cash		<i>50</i> 0
E	Car Insurance	100	2 38 HRS	200 00			
Ę₩ £	Car Maintenance Health Club Haircut Prescription Charity Vacation	50	1 19 HRS	200 00			
10 mm	Health Club	100	2 38 HRS	100 00	Money Market	12,5	550 00
्राम्य द्वानम्	Haircut	25	0 60 HRS	25 00			
	Prescription	20	0 48 HRS	20 00			
¥ i	Charity	150	3 57 HRS	220 00			
÷ E	Vacation	300	7 14 HRS	600 00			
To the second	Entertainment	500	11 90 HRS	580 00			
The state of	Clothing	100	2 38 HRS	150 00			
in The second second The second	Personal Care	100	2 38 HRS	130 00			
Ε	Tuition	1000	23 81 HRS	9,000 00			
·	Child - Activities	250	5 95 HRS	240 00			
The state of the s	Lunches	200	4 76 HRS	190 00			
7	Groceries	600	14 29 HRS	640 00			
	Etceteras	100	2 38 HRS	110 00			
the Bart Torre II I had	TOTAL	\$6,935 00	165 12 HRS	\$19,680 00	TOTAL	\$19,9)70 O(
				(
ii.				94			
		TOTAL CURREN TOTAL ACCRUE			\$19,970 00 (\$19,680 00)		

Đ This item is a non-monthly expenditure

NET CUSHION (DEFICIT)

Figure 8

5

\$290 00

			SPEN	NDING SOLUTION MAD	E SOLELY FOR:		
1				MR. JOHN SMY	TH.		
-				FOR THE MONTH AF	יייי אות		
1							1
L_	 -			AT APRIL 3, 20	001		
	EXPENSES				1 0	REVENUES / FUNDS	
	EAT LIVOLU	A G	H2O	AU	230	AE (BITOEO / T CTABO	FE
					. }		L
	Save	1000	23 81 HRS	\$4,000 00	ŕ	Bank	\$3,970 00
	Credit Card	22		650 00		LESS Min Balance	(1,500 00)
	Mortgage /	1200	28 57 HRS	0 00	-48		
	Homeowners Dues	200	4 76 HRS	0 00	110	AVAILABLE	
	Electricity	150	3 57 HRS	190 00	11"	BANK BALANCE	\$2,470.00
	Phone	L27 60	1 43 HRS	60 00			
	Water	30	071 HRS	30 00			
£	Home Insurance	100	2 38 HRS	300 00			
	Cable Television	50	1 19 HRS	50 00			
	Internet Service	20	048 HRS	0 00			
£	Toll Tag	30	071 HRS	40 00			
	Laundry	50	1 19 HRS	75 00		4/15/2001 Paycheck	3,500 00
	Car Payment	350	8 33 HRS	350 00			
1000	Gas	100	2 38 HRS	130 00		Cash	50 00
isaar E	Car Insurance	100	238 HRS	200 00			
. *** E	Car Maintenance	50	1 19 HRS	200 00			
	Car Maintenance Health Club Haircut Prescription Charity Vacation	100	2 38 HRS	100 00		Money Market	12,550 00
5450 5450 5450	Haircut	25	0 60 HRS	25 00			
September 1	Prescription	20	0 48 HRS	20 00			
1 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2 2	Charity	150	3 57 HRS	220 00			
apri t	Vacation	300	7 14 HRS	600 00			
e de la companya della companya della companya de la companya della companya dell	Entertainment	500	11 90 HRS	580 00			
The second secon	Clothing	100	2 38 HRS	150 00			
	Personal Care	100	2 38 HRS	130 00			
E	Tuition Child - Activities	1000 250	23 81 HRS 5 95 HRS	9,000 00 24 0 00			
eu eu	Lunches	200	4 76 HRS	190 00			
	Cunches Groceries	600	4 76 HRS 14 29 HRS	640 00			
September 15.	Etceteras	100	2 38 HRS	110 00			
Spiriting of of of of of of of of of of	Little of the	100	200 1110	11000			
	TOTAL	\$6,935 00	165 12 HRS	\$18,280 00		TOTAL	\$18,570 00
				/	11.		
ectività Legendos L				(9	4		
A CONTRACTOR OF THE PARTY OF TH				,			
et allere be							
		TOTAL CURRENT				70 00	
		TOTAL ACCRUE	O UNSPENT		(\$18,2	80 00)	
		NET CUSHION (D	EFICIT)		<u> </u>	90 00	
		MET COSTRON (D	D11011)			2000)	
						-120	
						1 0	

Đ This item is a non-monthly expenditure

Figure 9

			FOR THE MONTH APRIL, 2001		
	<u> </u>	<u></u>	AT APRIL 15, 2001		
EXPENSES				REVENUES / FUNDS	
024	AG	H2O	AU		FE
Save	\$1,000 00	23 81 HRS	\$4,000 00	Bank	\$5
Credit Card	41,000	40 01 11110	25 00	LESS Min Balance	(1,
Mortgage	1200	28 57 HRS	000		
Homeowners Dues	200	4 76 HRS	0 00	AVAILABLE	
Electricity	150	3 57 HRS	60 00	BANK BALANCE	\$3
Phone	60	1 43 HRS	0000	}	
Water	30	071 HRS	000 6		
→ Đ Home Insurance	100	238 HRS	000	100	
Cable Television	50	1 19 HRS	50 00 - 25	1 -	
Internet Service	20	048 HRS	0 00		
D Toll Cost	30	071 HRS	40 00		
Laundry	50	1 19 HRS	45 00	4/15/2001 Paycheck	
Car Payment	350	8 33 HRS	350 00		
Gas	100	238 HRS	100 00	Cash	
D Car Insurance	100	2 38 HRS	200 00	L 104	
D Car Maintenance	50	1 19 HRS	200 00	, ,	
D Car Insurance D Car Maintenance Health Club Haircut Prescription	100	238 HRS	100 00	Money Market	1.
Haircut	25	060 HRS	25 00		
" Prescription	20	0 48 HRS	20 00		
Charity	150	3 57 HRS	220 00		
D Vacation	300	7 14 HRS	600 00		
Entertainment	500	11 90 HRS	230 00 D 2 2 5 °C		
Clothing	100	2 38 HRS	150 00		
Personal Care	100	2 38 HRS	130 00		
D Tuition	1000	23 81 HRS	9,000 00		
Child - Activities	250	5 95 HRS	240 00		
Lunches	200	4 76 HRS	90 00 ~ /		
Groceries	600	14 29 HRS	290 00 262		
Etceteras	100	2 38 HRS	110 00		
TOTAL	\$6,935 00	165 12 HRS	\$16,275 00	TOTAL	\$16
TOTAL					
	TOTAL CURRENT			\$16,565 00 \$16,275 00)	

SPENDING SOLUTION MADE SOLELY FOR:

Figure 10

D This item is a non-monthly expenditure

FLOWCHART

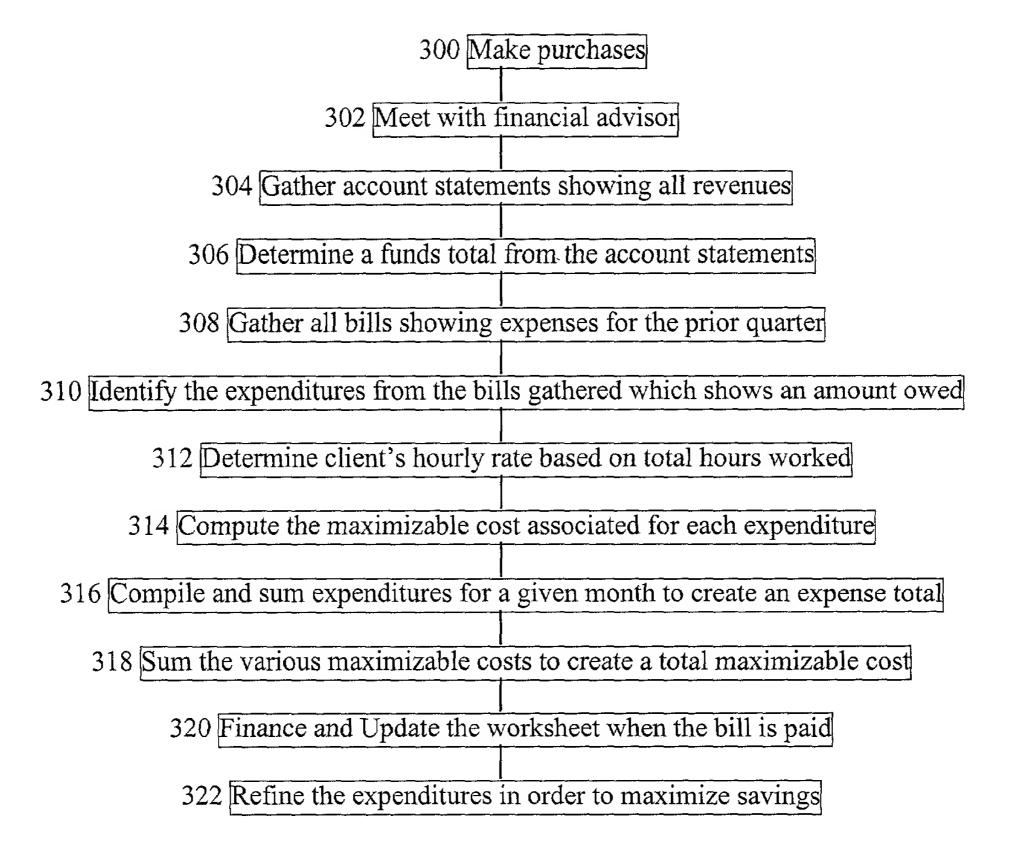


Figure 11